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Sheet <u>1</u> of <u>1</u>

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Application No. 10/618,348

Information Disclosure Statem nt by Applicant (Use several sheets if necessary)

Applicant Ntiedo M. Etuk et al

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Group Art Unit

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July 11, 2003

			U.S. Pate	ent Documents			
Examiner Initial	Desig. ID	Document Number	Publication Date	Patentee	Class	Subclass	Filing Date If Appropriate
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Examiner	Desig.	Document	Publication	Country or			Trans	slation
Initial	ID	Number	Date	Patent Office	Class	Subclass	Yes	No
N	AO	2002002159	01/08/02	Japan			X Abst.	

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AP	www.ciof.org/toolkits/employment/bresee/banking-system.htmal "Ednustaried Inunting & Banking System.
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